

(Official Form 1) (12/03)

| | | | | | | | | | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|---------------------------------------------------------|----------------------------------------------------------|-----------------------------------------------------------|----------------------------------------------------------|-----------------------------------------------------------|-----------------------------------------------------------|
| FORM B1 United States Bankruptcy Court Northern District of Illinois, Western Division | | Voluntary Petition | | | | | | | | |
| Name of Debtor (if individual, enter Last, First, Middle): Flock, Cathy R. | Name of Joint Debtor (Spouse) (Last, First, Middle): | | | | | | | | | |
| All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): Cathy R. Slater | All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): | | | | | | | | | |
| Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 3966 | Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): | | | | | | | | | |
| Street Address of Debtor (No. & Street, City, State & Zip Code): 1227 West 6th Street Sterling, IL 61081 | Street Address of Joint Debtor (No. & Street, City, State & Zip Code): | | | | | | | | | |
| County of Residence or of the Principal Place of Business: Whiteside | County of Residence or of the Principal Place of Business: | | | | | | | | | |
| Mailing Address of Debtor (if different from street address): | Mailing Address of Joint Debtor (if different from street address): | | | | | | | | | |
| Location of Principal Assets of Business Debtor (if different from street address above): | | | | | | | | | | |
| Information Regarding the Debtor (Check the Applicable Boxes) | | | | | | | | | | |
| Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. | | | | | | | | | | |
| Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank | Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding | | | | | | | | | |
| Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business | Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3. | | | | | | | | | |
| Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(c) (Optional) | | | | | | | | | | |
| Statistical/Administrative Information (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. | | THIS SPACE IS FOR COURT USE ONLY | | | | | | | | |
| <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: right;">Estimated Number of Creditors</td> <td style="text-align: center;">1-15 <input type="checkbox"/></td> <td style="text-align: center;">16-49 <input checked="" type="checkbox"/></td> <td style="text-align: center;">50-99 <input type="checkbox"/></td> <td style="text-align: center;">100-199 <input type="checkbox"/></td> <td style="text-align: center;">200-999 <input type="checkbox"/></td> <td style="text-align: center;">1000-over <input type="checkbox"/></td> </tr> </table> | | | Estimated Number of Creditors | 1-15 <input type="checkbox"/> | 16-49 <input checked="" type="checkbox"/> | 50-99 <input type="checkbox"/> | 100-199 <input type="checkbox"/> | 200-999 <input type="checkbox"/> | 1000-over <input type="checkbox"/> | |
| Estimated Number of Creditors | 1-15 <input type="checkbox"/> | | 16-49 <input checked="" type="checkbox"/> | 50-99 <input type="checkbox"/> | 100-199 <input type="checkbox"/> | 200-999 <input type="checkbox"/> | 1000-over <input type="checkbox"/> | | | |
| <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: right;">Estimated Assets</td> <td style="text-align: center;">\$0 to \$50,000 <input checked="" type="checkbox"/></td> <td style="text-align: center;">\$50,001 to \$100,000 <input type="checkbox"/></td> <td style="text-align: center;">\$100,001 to \$500,000 <input type="checkbox"/></td> <td style="text-align: center;">\$500,001 to \$1 million <input type="checkbox"/></td> <td style="text-align: center;">\$1,000,001 to \$10 million <input type="checkbox"/></td> <td style="text-align: center;">\$10,000,001 to \$50 million <input type="checkbox"/></td> <td style="text-align: center;">\$50,000,001 to \$100 million <input type="checkbox"/></td> <td style="text-align: center;">More than \$100 million <input type="checkbox"/></td> </tr> </table> | | | Estimated Assets | \$0 to \$50,000 <input checked="" type="checkbox"/> | \$50,001 to \$100,000 <input type="checkbox"/> | \$100,001 to \$500,000 <input type="checkbox"/> | \$500,001 to \$1 million <input type="checkbox"/> | \$1,000,001 to \$10 million <input type="checkbox"/> | \$10,000,001 to \$50 million <input type="checkbox"/> | \$50,000,001 to \$100 million <input type="checkbox"/> |
| Estimated Assets | \$0 to \$50,000 <input checked="" type="checkbox"/> | \$50,001 to \$100,000 <input type="checkbox"/> | \$100,001 to \$500,000 <input type="checkbox"/> | \$500,001 to \$1 million <input type="checkbox"/> | \$1,000,001 to \$10 million <input type="checkbox"/> | \$10,000,001 to \$50 million <input type="checkbox"/> | \$50,000,001 to \$100 million <input type="checkbox"/> | More than \$100 million <input type="checkbox"/> | | |
| <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: right;">Estimated Debts</td> <td style="text-align: center;">\$0 to \$50,000 <input checked="" type="checkbox"/></td> <td style="text-align: center;">\$50,001 to \$100,000 <input type="checkbox"/></td> <td style="text-align: center;">\$100,001 to \$500,000 <input type="checkbox"/></td> <td style="text-align: center;">\$500,001 to \$1 million <input type="checkbox"/></td> <td style="text-align: center;">\$1,000,001 to \$10 million <input type="checkbox"/></td> <td style="text-align: center;">\$10,000,001 to \$50 million <input type="checkbox"/></td> <td style="text-align: center;">\$50,000,001 to \$100 million <input type="checkbox"/></td> <td style="text-align: center;">More than \$100 million <input type="checkbox"/></td> </tr> </table> | | Estimated Debts | \$0 to \$50,000 <input checked="" type="checkbox"/> | \$50,001 to \$100,000 <input type="checkbox"/> | \$100,001 to \$500,000 <input type="checkbox"/> | \$500,001 to \$1 million <input type="checkbox"/> | \$1,000,001 to \$10 million <input type="checkbox"/> | \$10,000,001 to \$50 million <input type="checkbox"/> | \$50,000,001 to \$100 million <input type="checkbox"/> | More than \$100 million <input type="checkbox"/> |
| Estimated Debts | \$0 to \$50,000 <input checked="" type="checkbox"/> | \$50,001 to \$100,000 <input type="checkbox"/> | \$100,001 to \$500,000 <input type="checkbox"/> | \$500,001 to \$1 million <input type="checkbox"/> | \$1,000,001 to \$10 million <input type="checkbox"/> | \$10,000,001 to \$50 million <input type="checkbox"/> | \$50,000,001 to \$100 million <input type="checkbox"/> | More than \$100 million <input type="checkbox"/> | | |

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Flock, Cathy R.

Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)

Location

Where Filed: **None**

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

None

Case Number:

Date Filed:

District:

Relationship:

Judge:

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X 

Signature of Debtor

Cathy R. Flock

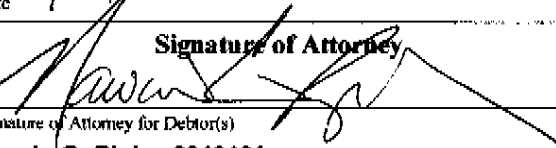
X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

Signature of Attorney

X 

Signature of Attorney for Debtor(s)

Marvin G. Ripley 2343401

Printed Name of Attorney for Debtor(s)

Marvin G. Ripley Attorney At Law

Firm Name

302 First Avenue, Suite 307

Address

Sterling, IL 61081

(815) 626-0200

Telephone Number

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X  6.9.04

Signature of Attorney for Debtor(s)

Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.
☒ No

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number (Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

**United States Bankruptcy Court
Northern District of Illinois, Western Division**

IN RE:Case No. 04-Flock, Cathy R.Chapter 7

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NUMBER OF SHEETS | ASSETS | LIABILITIES | OTHER |
|----------------------------------------------------|----------------------|---------------------|----------|-------------|----------|
| A - Real Property | Yes | 1 | 0.00 | | |
| B - Personal Property | Yes | 2 | 1,405.00 | | |
| C - Property Claimed as Exempt | Yes | 1 | | | |
| D - Creditors Holding Secured Claims | Yes | 1 | | 0.00 | |
| E - Creditors Holding Unsecured Priority Claims | Yes | 2 | | 947.26 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 4 | | 18,064.52 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 1 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 2 | | | 1,690.37 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 1 | | | 1,703.00 |
| Total Number of Sheets in Schedules | | 16 | | | |
| Total Assets | | | 1,405.00 | | |
| Total Liabilities | | | | 19,011.78 | |

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "H/W/J/C." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S INTEREST IN PROPERTY | II W J C | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|--------------------------------------|-----------------------------------------|-------------------|--------------------------------------------------------------------------------------------------------|-------------------------|
| None | | | | |

0.00

SCHEDULE A - REAL PROPERTY

IN RE Flock, Cathy R.

Case No. 04-

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

| TYPE OF PROPERTY | NONE | DESCRIPTION AND LOCATION OF PROPERTY | HWJC | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-----------------------------------------------|------|--------------------------------------------------------------------------------------------------------|
| 1. Cash on hand. | | Cash | | 30.00 |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | Sauk Valley Bank | | 25.00 |
| | | Select Employees Credit Union | | 50.00 |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. Household goods and furnishings, include audio, video, and computer equipment. | | Household goods | | 500.00 |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | X | | | |
| 6. Wearing apparel. | | Apparel | | 100.00 |
| 7. Furs and jewelry. | | Wedding rings | | 500.00 |
| 8. Firearms and sports, photographic, and other hobby equipment. | X | | | |
| 9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | | Term life insurance provided through employer | | no cash value |
| 10. Annuities. Itemize and name each issue. | X | | | |
| 11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. | | Wahl profit sharing | | no cash value |
| 12. Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 13. Interests in partnerships or joint ventures. Itemize. | X | | | |
| 14. Government and corporate bonds and other negotiable and non-negotiable instruments. | X | | | |
| 15. Accounts receivable. | X | | | |
| 16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars. | X | | | |
| 17. Other liquidated debts owing debtor including tax refunds. Give particulars. | X | | | |

IN RE Flock, Cathy R.

Case No. 04-

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

| TYPE OF PROPERTY | NONE | DESCRIPTION AND LOCATION OF PROPERTY | H W J C | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|--------------------------------------|------------------|-----------------------------------------------------------------------------------------------------------------------|
| 18. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. | X | | | |
| 19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |
| 21. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 22. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 23. Automobiles, trucks, trailers, and other vehicles and accessories. | | 1990 Ford Taurus | | 200.00 |
| 24. Boats, motors, and accessories. | X | | | |
| 25. Aircraft and accessories. | X | | | |
| 26. Office equipment, furnishings, and supplies. | X | | | |
| 27. Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 28. Inventory. | X | | | |
| 29. Animals. | X | | | |
| 30. Crops - growing or harvested. Give particulars. | X | | | |
| 31. Farming equipment and implements. | X | | | |
| 32. Farm supplies, chemicals, and feed. | X | | | |
| 33. Other personal property of any kind not already listed. Itemize. | X | | | |
| TOTAL | | | | 1,405.00 |

0 continuation sheets attached

(Include amounts from any continuation sheets attached.
Report total also on Summary of Schedules.)

IN RE Flock, Cathy R.

Case No. 04-

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.

☒ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS |
|-----------------------------------------------|--------------------------------------|----------------------------|---------------------------------------------------------------|
| SCHEDULE B - PERSONAL PROPERTY | | | |
| Cash | 735 ILCS 5 §12-1001(b) | 30.00 | 30.00 |
| Sauk Valley Bank | 735 ILCS 5 §12-1001(b) | 25.00 | 25.00 |
| Select Employees Credit Union | 735 ILCS 5 §12-1001(b) | 50.00 | 50.00 |
| Household goods | 735 ILCS 5 §12-1001(b) | 500.00 | 500.00 |
| Apparel | 735 ILCS 5 §12-1001(a) | 100.00 | 100.00 |
| Wedding rings | 735 ILCS 5 §12-1001(a) | 500.00 | 500.00 |
| Term life insurance provided through employer | 735 ILCS 5 §12-1001(h)(3) | 100% | no cash value |
| Wahl profit sharing | 735 ILCS 5 §12-1006(a) | 100% | no cash value |
| 1990 Ford Taurus | 735 ILCS 5 §12-1001(c) | 200.00 | 200.00 |

IN RE Flock, Cathy R.

Case No. 04-

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor;" include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL |
|---------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|-------------------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|-------------------------------------------------------------|
| | | | | | | | UNSECURED PORTION, IF ANY |
| Account No. | | | | | | | |
| | | | | | | | |
| | | | Value \$ | | | | |
| Account No. | | | | | | | |
| | | | | | | | |
| | | | Value \$ | | | | |
| Account No. | | | | | | | |
| | | | | | | | |
| | | | Value \$ | | | | |
| Account No. | | | | | | | |
| | | | | | | | |
| | | | Value \$ | | | | |
| Account No. | | | | | | | |
| | | | | | | | |
| | | | Value \$ | | | | |

0 Continuation Sheets attached

Subtotal
(Total of this page)

(Complete only on last sheet of Schedule D) TOTAL

(Report total also on Summary of Schedules)

IN RE Flock, Cathy R.

Case No. 04-

Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS

(Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ Deposits by individuals

Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)

☐ Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ Taxes and Other Certain Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 Continuation Sheets attached

IN RE Flock, Cathy R.

Case No. 04-

Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W I C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | TOTAL AMOUNT OF CLAIM |
|--------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|-----------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|--------------------------------|
| | | | | | | | AMOUNT ENTITLED TO PRIORITY |
| Account No. 324-54-3966 Illinois Student Assistance Commission 1755 Lake Cook Road Deerfield, IL 60015 | | | Student loan | | | | 947.26 |
| | | | | | | | 947.26 |
| Account No. U.S. Department Of Education Direct Loan Servicing Center POB 530260 Atlantic, GA 30353-0260 | | | | | | | 0.00 |
| Account No. U.S. Department Of Education Direct Loan Servicing Center POB 4609 Utica, NY 13504-4609 | | | Assignee or other notification for: U.S. Department Of Education | | | | |
| Account No. | | | | | | | |
| | | | | | | | |
| Account No. | | | | | | | |
| | | | | | | | |
| Account No. | | | | | | | |
| | | | | | | | |

Sheet 1 of 1 Continuation Sheets attached to Schedule E

Subtotal
(Total of this page) **947.26**

(Complete only on last sheet of Schedule E) **TOTAL 947.26**
(Report total also on Summary of Schedules)

IN RE Flock, Cathy R.

Case No. 04-

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding unsecured claims without priority against the debtor or the property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule II - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|-------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|-----------------|
| Account No. 5670-0918-1502-4946 Capital One Capital One Services PO Box 85015 Richmond, VA 23285-5015 | | | Revolving credit card charges. | | | | 915.66 |
| Account No. Northland Group Inc. PO Box 390848 Edina, MN 55439 | | | Assignee or other notification for: Capital One | | | | |
| Account No. 4388-6418-2331-2983 Capital One Capital One Services PO Box 85015 Richmond, VA 23285-5015 | | | Revolving credit card charges. | | | | 1,540.79 |
| Account No. Allied Interstate 3111 S. Dixie Highway, Suite 101 West Palm Beach, FL 33405 | | | Assignee or other notification for: Capital One | | | | |
| Account No. Arrow Financial Services 5996 W. Touhy Avenue Niles, IL 60714 | | | Assignee or other notification for: Capital One | | | | |
| Subtotal (Total of this page) | | | | | | | 2,456.45 |
| (Complete only on last sheet of Schedule F) TOTAL | | | | | | | |
| (Report total also on Summary of Schedules) | | | | | | | |

3 Continuation Sheets attached

IN RE Flock, Cathy R.

Case No. 04-

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|----------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|-----------------|
| Account No. 4121-7415-1924-3930 Capital One Capital One Services PO Box 85015 Richmond, VA 23285-5015 | | | Revolving credit card charges. | | | | 449.11 |
| Account No. 14793531 CCE Network PO Box 24500 Rochester, NY 14624 | | | For course fee and loan | | | | 678.10 |
| Account No. Education Direct PO Box 24500 Rochester, NY 14624 | | | Assignee or other notification for: CCE Network | | | | |
| Account No. Celletti, Ida Marie 1211 Shore Acres Road Rock Falls, IL 61071 | | | For past due rent | | | | unknown |
| Account No. CGH Medical Center 100 East LeFevre Road Sterling, IL 61081 | | | For medical services | | | | 291.82 |
| Account No. RRCA Accounts Management Inc. 312 Locust St Sterling, IL 61081-3639 | | | Assignee or other notification for: CGH Medical Center | | | | |
| Account No. 11-00610-00 City Of Rock Falls Utilities Office 603 W. 10th Street Rock Falls, IL 61071-2854 | | | Utility services | | | | 112.52 |

Sheet 1 of 3 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **1,531.55**

(Complete only on last sheet of Schedule F) **TOTAL**
(Report total also on Summary of Schedules)

IN RE Flock, Cathy R.

Case No. 04-

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|-------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|-----------------|
| Account No. 4227-0973-4409-0324 Cross Country Bank PO Box 310711 Boca Raton, FL 33431-0711 | | | Revolving credit card charges. | | | | 465.75 |
| Account No. Blatt, Hasenmiller, Leibsker & Moore LLC 2 N. LaSalle Street, Suite 900 Chicago, IL 60602-3702 | | | Assignee or other notification for: Cross Country Bank | | | | |
| Account No. IL 114034458 Dairyland Insurance Company Sentry Family Of Insurance Companies PO Box 8034 Stevens Point, WI 54481 | | | Automobile insurance | | | | 330.60 |
| Account No. 5787878-100329219 Home Interiors & Gifts 2629 Dickerson Parkway Carrollton, TX 75011 | | | For home interiuro supplies and inventory | | | | 6,745.88 |
| Account No. Southwest Credit Systems, Inc. PO Box 115151 2629 Dickerson Parkway Carrollton, TX 75011-5151 | | | Assignee or other notification for: Home Interiors & Gifts | | | | |
| Account No. 5407-9120-5677-9287 Household Bank Household Credit Services PO Box 80460 Portland, OR 97280-1460 | | | Revolving credit card charges. | | | | 1,182.30 |
| Account No. Midland Credit Management, Inc. PO Box 939019 San Diego, CA 92193-9019 | | | Assignee or other notification for: Household Bank | | | | |

Sheet 2 of 3 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **8,724.53**

(Complete only on last sheet of Schedule F) **TOTAL**
(Report total also on Summary of Schedules)

IN RE Flock, Cathy R.

Case No. 04-

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|-------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|-----------------|
| Account No. 2307102000056432 Household Tax Masters Inc. Churchmans's Corporate Center 90 Christiana Road New Castle, DE 19720 | | | For refund anticipation loan | | | | 2,815.07 |
| Account No. Iowa Steak Company 2150 Delavan Ste 1 West Des Moines, IA 50266 | | | For meat product | | | | 194.00 |
| Account No. FedChex Recovery PO Box 18978 Irvine, CA 92623 | | | Assignee or other notification for: Iowa Steak Company | | | | |
| Account No. NCO Portfolio Management, Inc. 1804 Washington Blvd Baltimore, MD 21230 | | | | | | | 0.00 |
| Account No. Blatt, Hasenmiller, Leibsker & Moore LLC 2 N La Salle St Ste 900 Chicago, IL 60602-4059 | | | Assignee or other notification for: NCO Portfolio Management, Inc. | | | | |
| Account No. 8-24-68-2795 3 Nicor Attention: Bankruptcy & Collections PO Box 549 Aurora, IL 60507 | | | Utility services | | | | 1,253.92 |
| Account No. L973344 Professional Career Development Institut 6065 Roswell Road Suite 3118 Atlanta, GA 30328 | | | For tuition for paralegal correspondence course | | | | 1,089.00 |

Sheet 3 of 3 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **5,351.99**

(Complete only on last sheet of Schedule F) **TOTAL 18,064.52**
(Report total also on Summary of Schedules)

IN RE Flock, Cathy R.

Case No. 04-

Debtor(s)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT |
|---------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | |

IN RE Flock, Cathy R.

Case No. 04-

Debtor(s)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
| | |

IN RE Flock, Cathy R.

Case No. 04-

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

| | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|-------------------------|
| Debtor's Marital Status Single | DEPENDENTS OF DEBTOR AND SPOUSE | |
| | RELATIONSHIP Son | AGE 13 |
| EMPLOYMENT: DEBTOR Occupation Pusher/Packer Name of Employer Wahl Clipper How long employed 1 Year 9 Months Address of Employer Sterling IL 61081 | SPOUSE | |

| Income: (Estimate of average monthly income) | DEBTOR | SPOUSE |
|------------------------------------------------------------------------------------------------------------------------|--------------------|-----------|
| Current Monthly gross wages, salary, and commissions (pro rata if not paid monthly) | \$ 3,067.52 | \$ |
| Estimated monthly overtime | \$ | \$ |
| SUBTOTAL | \$ 3,067.52 | \$ |
| LESS PAYROLL DEDUCTIONS | | |
| a. Payroll taxes and Social Security | \$ 729.39 | \$ |
| b. Insurance | \$ 128.31 | \$ |
| c. Union dues | \$ | \$ |
| d. Other (specify) <u>See Schedule Attached</u> | \$ 594.44 | \$ |
| | \$ | \$ |
| SUBTOTAL OF PAYROLL DEDUCTIONS | \$ 1,452.14 | \$ |
| TOTAL NET MONTHLY TAKE HOME PAY | \$ 1,615.38 | \$ |
| Regular income from operation of business or profession or farm (attach detailed statement) | \$ | \$ |
| Income from real property | \$ | \$ |
| Interest and dividends | \$ | \$ |
| Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above | \$ | \$ |
| Social Security or other government assistance (Specify) | \$ | \$ |
| | \$ | \$ |
| Pension or retirement income | \$ | \$ |
| Other monthly income (Specify) <u>Child Support</u> | \$ 75.00 | \$ |
| | \$ | \$ |
| | \$ | \$ |
| TOTAL MONTHLY INCOME | \$ 1,690.38 | \$ |
| TOTAL COMBINED MONTHLY INCOME \$ <u>1,690.38</u> (Report also on Summary of Schedules) | | |

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

IN RE Flock, Cathy R.

Case No. 04-

Debtor(s)

SCHEDULE J - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Continuation Sheet - Page 1 of 1

| | DEBTOR | SPOUSE |
|-------------------------------|--------|--------|
| Other Payroll Deductions: | | |
| Select Employees Credit Union | 130.00 | |
| Wage Assignment-15% | 460.11 | |
| Service Fee | 4.33 | |

IN RE Flock, Cathy R.

Debtor(s)

Case No. 04-

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home) \$ 400.00

Are real estate taxes included? Yes No ☒

Is property insurance included? Yes No ☒

Utilities: Electricity and heating fuel \$ 230.00

Water and sewer \$

Telephone \$ 50.00

Other Cable \$ 38.00

Home maintenance (repairs and upkeep) \$

Food \$ 400.00

Clothing \$ 50.00

Laundry and dry cleaning \$ 30.00

Medical and dental expenses \$ 100.00

Transportation (not including car payments) \$ 90.00

Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 10.00

Charitable contributions \$ 85.00

Insurance (not deducted from wages or included in home mortgage payments)

Homeowner's or renter's \$

Life \$

Health \$

Auto \$ 60.00

Other \$

Taxes (not deducted from wages or included in home mortgage payments)

(Specify) \$

Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)

Auto \$

Other Student Loan \$ 30.00

Alimony, maintenance, and support paid to others \$

Payments for support of additional dependents not living at your home \$

Regular expenses from operation of business, profession, or farm (attach detailed statement) \$

Other Tobacco \$ 130.00

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) \$ 1,703.00

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income \$

B. Total projected monthly expenses \$

C. Excess income (A minus B) \$

D. Total amount to be paid into plan each \$

(interval)

IN RE Flock, Cathy R.

Case No. 04-

Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 15 sheets, and that they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1)

Date: 6/9/04 Signature: Cathy R. Flock
Cathy R. Flock Debtor

Date: _____ Signature: _____
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(e).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1)

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

IN RE:

Case No. 04-

Flock, Cathy R.

Chapter 7

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

- None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

6,443.57 2002-APAC

1,900.50 2002-Tri-County Opportunities Council

6,556.24 2002-Wahl Clipper Corporation

21,231.44 2003-Wahl Clipper Corporation

2. Income other than from employment or operation of business

- None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

- None ☒ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None ☒ b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| | | | |
|-------------------------------------------------------------------------------------------------------|-------------------------------------------|------------------------------------------------------------|---------------------------------------------------|
| CAPTION OF SUIT AND CASE NUMBER NCO Portfolio Management vs. Slater, 2003 SC 1754 ST | NATURE OF PROCEEDING Collection | COURT OR AGENCY AND LOCATION Whiteside County | STATUS OR DISPOSITION Wage Deduction |
| RRCA vs. Slater, 2004 SC | Collection | Whiteside County | Pending |
| RRCA vs. Slater, 2004 SC 441 ST | Collection | Whiteside | Wage deduction |

☐ None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| | | |
|--------------------------------------------------------------------------------------------------------|---------------------------------------|--------------------------------------------------------------------|
| NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED NCO Portfolio Management | DATE OF SEIZURE 24 Apr 2004 | DESCRIPTION AND VALUE OF PROPERTY \$106.18 from wages |
|--------------------------------------------------------------------------------------------------------|---------------------------------------|--------------------------------------------------------------------|

5. Repossessions, foreclosures and returns

☒ None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

☒ None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

☒ None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

☒ None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

☒ None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

☐ None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| | | |
|---------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|--------------------------------------------------------------------------|
| NAME AND ADDRESS OF PAYEE Marvin G. Ripley Attorney At Law 302 First Avenue, Suite 307 Sterling, IL 61081 | DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 1 Jun 2004 | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 570.00 |
|---------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|--------------------------------------------------------------------------|

Deposit of filing fee and retainer

10. Other transfers

☒ None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

- None ☐ List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

- None ☐ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

1202 W 10th Street, Rock Falls IL 61071

1227 West 6th Street, Sterling, IL 61081

NAME USED

Flock/Slater

Flock

DATES OF OCCUPANCY

To May 2004

May 2004 to present

16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

☐ None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

| NAME | TAXPAYER I.D. NUMBER | ADDRESS | NATURE OF BUSINESS | BEGINNING AND ENDING DATES |
|-----------------|-------------------------|--------------------------------------------|-----------------------|-------------------------------|
| Cathy R. Slater | | 1227 West 6th Street Sterling, IL 61081 | Home interiors | 1997 to 2000 |

☒ None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

☒ None a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

☒ None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

☒ None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

☒ None d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

20. Inventories

☒ None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

☒ None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

☒ None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

☒ None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

- None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.
- None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

- None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

24. Tax Consolidation Group

- None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of this case.

25. Pension Funds.

- None ☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: 6/9/04 Signature of Debtor Cathy R. Flock **Cathy R. Flock**

Date: _____ Signature of Joint Debtor (if any) _____

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

IN RE:

Case No. 04-

Flock, Cathy R.

Chapter 7

Debtor(s)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to be Surrendered

DESCRIPTION OF PROPERTY

CREDITOR'S NAME

None

b. Property to be Retained [Check any applicable statement.]

DESCRIPTION OF PROPERTY

CREDITOR'S NAME

None

| | PROPERTY WILL BE REDEEMED PURSUANT TO 11 U.S.C. § 722 | DEBT WILL BE RE- AFFIRMED PURSUANT TO 11 U.S.C. § 524(C) |
|-------------------------------------|----------------------------------------------------------------------|-------------------------------------------------------------------------|
| PROPERTY IS CLAIMED AS EXEMPT | | |

6/9/04

Date

Cathy R. Flock

Cathy R. Flock

Debtor

Joint Debtor (if applicable)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

United States Bankruptcy Court
Northern District of Illinois, Western Division

IN RE:

Case No. 04-

Flock, Cathy R.

Chapter 7

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ 361.00

Prior to the filing of this statement I have received \$ 361.00

Balance Due \$ 0.00

2. The source of the compensation paid to me was: ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is: ☐ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e. [Other provisions as needed]

Representation of the debtor at the meeting of creditors, exclusive of any adjourned hearings thereof.
See attached Fees And Charges For A Chapter 7 Bankruptcy for additions.

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:
See attached Fees And Charges For A Chapter 7 Bankruptcy for additions.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

June 9, 2004
Date

Signature of Attorney

Marvin G. Ripley Attorney At Law

Name of Law Firm

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)*

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)*

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)*

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)*

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family owned farm.

* Fees are subject to change and should be confirmed before filing.

ACKNOWLEDGEMENT

I, the debtor, affirm that I have read this notice.

04-

Case Number

Date

Cathy R. Flock

Debtor

Joint Debtor, if any

INSTRUCTIONS: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.

United States Bankruptcy Court
Northern District of Illinois, Western Division

IN RE:

Case No. 04-

Flock, Cathy R.

Chapter 7

Debtor(s)

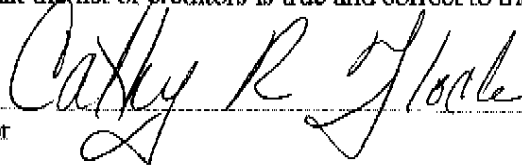
VERIFICATION OF CREDITOR MATRIX

Number of Creditors 27

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: June 9, 2004

Debtor



Joint Debtor

Flock, Cathy R.
1227 West 6th Street
Sterling, IL 61081

City Of Rock Falls
Utilities Office
603 W. 10th Street
Rock Falls, IL 61071-2854

Midland Credit Management, Inc.
PO Box 939019
San Diego, CA 92193-9019

Marvin G. Ripley
Attorney At Law
302 First Avenue, Suite 307
Sterling, IL 61081

Cross Country Bank
PO Box 310711
Boca Raton, FL 33431-0711

NCO Portfolio Management, Inc.
1804 Washington Blvd
Baltimore, MD 21230

Allied Interstate
3111 S. Dixie Highway, Suite 101
West Palm Beach, FL 33405

Dairyland Insurance Company
Sentry Family Of Insurance Companies
PO Box 8034
Stevens Point, WI 54481

Nicor
Attention: Bankruptcy & Collections
PO Box 549
Aurora, IL 60507

Arrow Financial Services
5996 W. Touhy Avenue
Niles, IL 60714

Education Direct
PO Box 24500
Rochester, NY 14624

Northland Group Inc.
PO Box 390846
Edina, MN 55439

Blatt, Hasenmiller, Leibsker & Moore LLC
2 N. LaSalle Street, Suite 900
Chicago, IL 60602-3702

FedChex Recovery
PO Box 18978
Irvine, CA 92623

Professional Career Development Institut
6065 Roswell Road Suite 3118
Atlanta, GA 30328

Blatt, Hasenmiller, Leibsker & Moore LLC
2 N La Salle St Ste 900
Chicago, IL 60602-4059

Home Interiors & Gifts
2629 Dickerson Parkway
Carrollton, TX 75011

RRCA Accounts Management Inc.
312 Locust St
Sterling, IL 61081-3539

Capital One
Capital One Services
PO Box 85015
Richmond, VA 23285-5015

Household Bank
Household Credit Services
PO Box 80460
Portland, OR 97280-1460

Southwest Credit Systems, Inc.
PO Box 115151
2629 Dickerson Parkway
Carrollton, TX 75011-5151

CCE Network
PO Box 24500
Rochester, NY 14624

Household Tax Masters Inc.
Churchmans's Corporate Center
90 Christiana Road
New Castle, DE 19720

U.S. Department Of Education
Direct Loan Servicing Center
POB 530260
Atlantic, GA 30353-0260

Celletti, Ida Marie
1211 Shore Acres Road
Rock Falls, IL 61071

Illinois Student Assistance Commission
1755 Lake Cook Road
Deerfield, IL 60015

U.S. Department Of Education
Direct Loan Servicing Center
POB 4609
Utica, NY 13504-4609

CGH Medical Center
100 East LeFevre Road
Sterling, IL 61081

Iowa Steak Company
2150 Delavan Ste 1
West Des Moines, IA 50266

**FEES AND CHARGES
FOR A CHAPTER 7 BANKRUPTCY**

| ITEM | AMOUNT |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| ATTORNEYS FEES Consultation, preparation of all documents necessary to complete a non-business Chapter 7 filing for 5 creditors or less, attendance at the first meeting of creditors in Sterling, Illinois. This presumes working from a complete and accurate listing of debts prepared by you; and a one hour consultation. | 275.00 |
| COURT FILING FEE This is charged and collected by the US Bankruptcy Court at the time of filing. It must be paid to our office before any bankruptcy petition is filed. | 209.00 |
| ADDITIONAL CREDITORS For each creditor, assignee, co-debtor or other party above 5. This is a per entry charge. | 5.00 |
| WORKING FROM CREDIT REPORT For each debt or creditor added or verified from a credit report. | 10.00 |
| ADDING OR DELETING DEBTS, CREDITORS OR INFORMATION For each debt, each creditor or each item of other information added, deleted or changed after the initial printing of your petition and schedules. | 25.00 |
| EACH SCHEDULE AMENDMENT (Add any required filing fee charged by the Court plus costs of copying and mailing.) For each amendment to a schedule at any time after the filing of your bankruptcy. This is a per hour charge, that is, \$125 per hour. | 125.00 |
| EACH REAFFIRMATION AGREEMENT For reviewing, forwarding to you, and, if appropriate, approving, returning and submitting for court approval each reaffirmation agreement. | 50.00 |
| EACH LIEN AVOIDANCE To avoid a judicial lien or a nonpossessory, nonpurchase-money security interest on personal or household property. This charge includes preparation, drafting of motion and order, notice, travel and one court appearance. | 325.00 |
| FOR RUSH OR EMERGENCY FILING OR PROCESSING Notwithstanding any other hourly charge stated, the hourly rate for all RUSH or EMERGENCY services is \$225 per hour. | 225.00 |

| | ITEM | | AMOUNT |
|--|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--------|
| | creditor, employer, collection agency or other party in order to prevent or terminate wage deduction, wage assignment or collection process. This is in addition to any charge for RUSH or EMERGENCY. | | |
| | ADDITIONAL CREDITORS' MEETINGS For attendance at each creditors' meeting beyond the first creditors' meeting. This is a per hour charge, that is, \$125 per hour. | | 125.00 |
| | INVESTIGATIVE WORK AND CONSULTATIONS For all investigative work undertaken to prepare or present your case; and for all consultations in excess of the first hour. This is a per hour charge, that is, \$125 per hour. | | 125.00 |
| | TRAVEL TO AND FROM COURT, PER HOUR For travel out of town to Rockford, Quad Cities or Peoria or any other location for purposes of going to a creditor's meeting or to court on your case. This is a per hour charge, that is, \$62.50 per hour. | | 62.50 |
| | COURT TIME For each hour of court time spent on your case. This is a per hour charge, that is, \$125 per hour. | | 125.00 |
| | ALL MOTIONS, PLEADINGS, CORRESPONDENCE For drafting, finalizing, filing and serving any and all court documents not included in the initial bankruptcy filing package. This is a per hour charge, that is, \$125 per hour. | | 125.00 |
| | PROCESSING FEE For copying and mailing the initial Chapter 7 filing. | | 5.00 |

I have elected to obtain and have paid for only the services initialed above.

Dated: JUNE 9th, 2004

Cathy R. Flocke

Dated: _____, 2004

STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. § 341

INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every six (6) years.

WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary -- they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,162,075 (\$290,525 in unsecured debts and \$871,550 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

6/9/04 *Cheryl R. S. Hood*